

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

In Re:



Order Filed on March 20, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: \_\_\_\_\_

Chapter: \_\_\_\_\_

Judge: \_\_\_\_\_

**ORDER REGARDING REQUEST FOR EXEMPTION FROM:**

- ☐ CREDIT COUNSELING REQUIRED UNDER 11 U.S.C. § 109(h)(1)
- ☐ PARTICIPATION IN FINANCIAL MANAGEMENT COURSE REQUIRED UNDER 11 U.S.C. § 727(a)(11) or 1328(g)(1)
- ☐ REQUIREMENT TO FILE CERTIFICATION IN SUPPORT OF DISCHARGE REQUIRED UNDER U.S.C. § 1328(a)

The relief set forth on the following page is **ORDERED**.

**DATED: March 20, 2023**

  
\_\_\_\_\_  
Honorable Vincent F. Papalia  
United States Bankruptcy Judge

This matter having been presented by the debtor pursuant to 11 U.S.C. § 109(h)(4), and for good cause shown, it is

ORDERED that:

\_\_\_\_\_ The request by counsel on behalf of Debtor - Joseph William Nittoso, only, is GRANTED; the debtor is hereby exempt from:

- ☐ obtaining budget and credit counseling required under 11 U.S.C. § 109(h)(1) and filing a Certificate of Credit Counseling,
- ☐ participating in a Financial Management Course as required under 11 U.S.C. § 727(a)(11), or 1328(g)1(1) and filing a Certification of Completion of Instructional Course Concerning Financial Management (Official Form B23),
- ☐ filing a Certification in Support of Discharge concerning Domestic Support Obligation as required by 11 U.S.C. § 1328(a).

\_\_\_\_\_ The debtor's request for an exemption is DENIED, and

- ☐ the debtor must obtain budget and credit counseling from a United States Trustee approved credit counseling agency and file a *Certificate of Credit Counseling* on or before fourteen (14) days from the date the debtor's petition was filed or the case will be dismissed without further notice,
- ☐ the debtor must participate in a Financial Management Course conducted by a United States Trustee approved agency, and file a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management (Official Form B23)*,
- ☐ the debtor must file a *Certification in Support of Discharge* concerning domestic support obligations as required under 11 U.S.C. § 1328(a).

The documents highlighted above must be filed

- ☐ on or before the last day to object to discharge has expired,
- or
- ☐ on or before the last payment is made to the Standing Trustee on the Debtor's plan.

Failure to do so will result in the debtor's case being closed without the debtor having received a discharge.